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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Applicant(s)	Craig L. Ogg, et al.
Group Art Unit	2132
Examiner Name	Farid Homayounmehr

**U.S. PATENT DOCUMENTS**

EXAMINER INITIALS	Cite No. <sup>1</sup>	DOCUMENT NUMBER Number - Kind Code <sup>2</sup> (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
FH		5,241,483	08-31-1993	Porret et al.
FH		5,715,314	02-03-1998	Payne et al.
FH		5,871,288	02-16-1999	Ryan, Jr. et al.
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FH		6,173,209 B1	01-09-2001	Laval et al.
FH		6,192-349 B1	02-20-2001	Husemann et al.
FH		6,466,204 B1	09-03-2002	Pang et al.
FH		6,972,859 B1	12-06-2005	Patton et al.

**OTHER DOCUMENTS**

EXAMINER INITIALS	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
FH		FICKEL, Louise; "Know Your Customer"; 100 Leaders For the Next Millennium; CIO Magazine; August 15, 1999; 10pp.
FH		SAGNER, James S.; "Protecting organizations from electronic-transaction fraud"; Healthcare Financial Management; February 1995; 2pp.
FH		USPS Publications No. 25, "Designing Letter Mail", August 1995, 90pp.

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EXAMINER SIGNATURE	/Farid Homayounmehr/	DATE CONSIDERED	10/05/2006
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Sheet 1 of 1